

NEWS RELEASE

NR-0509

FOR IMMEDIATE RELEASE:

May 12, 2005

FOR MORE INFORMATION:

Jane Francis, *NE Department of Insurance*
(402) 471-2201

State Department of Insurance Offers Tips for Individuals Affected by Recent Storms

Director of Insurance, Tim Wagner, announced today that Department of Insurance staff is available to answer storm-related questions. The following tips are offered for individuals affected by recent storms:

- If your property has been damaged, notify your agent or your insurance company immediately. If you are unable to locate a phone number, the Department of Insurance can provide phone numbers for claims offices.
- Take action to prevent further damage, but don't make extensive permanent repairs until the claims adjuster has been to your home. Don't dispose of damaged property until told to do so by your adjuster.
- If you need to relocate, keep receipts for your temporary living expenses.
- Prepare for the adjuster's visit by itemizing your damaged possessions. Provide as much information about the item including an estimate of what it would cost to replace or repair it.
- Keep copies of the documentation submitted to the adjuster.
- Homeowners insurance policies usually don't cover flood damage. If you have flood insurance through the National Flood Insurance Program, your adjuster may be able to assist you in coordinating your claim.

Additional information may be obtained from the Department of Insurance web site at www.doi.ne.gov or you may call the Department's toll-free consumer hotline at 1-877-564-7323.